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DATE: November 5, 2004

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COMMENTS: Amendment for entry in Application No. 09/193,646. Please refer to the following.

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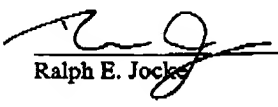
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**CERTIFICATION UNDER 37 C.F.R. SECTIONS 1.8(b) AND 1.6(d)**

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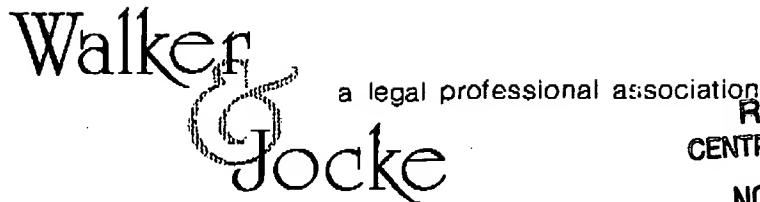
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Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Attn: Art Unit 3621  
Patent Examiner Calvin Loyd Hewitt II

Re: Application Serial No.: 09/193,646  
Confirmation No.: 2283  
Applicants: Jay Paul Drummond, et al.  
Title: Automated Banking Machine  
Apparatus and System  
Docket No.: D-1077+8

Sir:

Please find enclosed an Amendment for filing in the above-referenced Application. Also enclosed are Applicants' "Comments on the Substance of the Interview".

No fee is deemed required. However, the Commissioner is authorized to charge any necessary fee associated with this Amendment and any other fee due to Deposit Account 09-0428.

Very truly yours,

Ralph E. Jocke  
Reg. No. 31,029

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